

## **ABSTRACT OF THE DISCLOSURE**

Disclosed is a system for providing a chat service, which enables a user of a mobile terminal to search for another user meeting some specified requisites for a chat partner and to virtually talk with him/her, the system including: a mobile communication system being in radio communication with the mobile terminal; a chat server connected to a network for providing the chat service; and a radio operator gateway for switching different data and protocols between the mobile communication system and the network. The chat server includes personal information and requisite information of at least one member. Upon a request of the user of the mobile terminal for the chat service, the system searches for a member meeting the requisites of the user for a chat partner based on the personal information of the individual members, compares the requisite information of the user with that of the searched member to select a chat partner and enables the user to virtually talk with the selected chat partner. According to the present invention, the user of the mobile terminal searches for a chat partner meeting some specified requisites to access a chat service on a one-to-one basis in real time, thus enhancing the chat success rate, and uses the navel matching information based on the navel information as well as character information to select a chat partner with enhanced reliability to the chat service.